

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 14-29154-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Craig DeFazio
60 6th Avenue
Westwood, NJ 07675

Cynthia DeFazio
60 6th Avenue
Westwood, NJ 07675

Social Security No.:
xxx-xx-8420

xxx-xx-3970

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after December 13, 2019 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: November 13, 2019
JAN: dmc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Craig DeFazio
 Cynthia DeFazio
 Debtors

Case No. 14-29154-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb +Craig DeFazio, Cynthia DeFazio, 60 6th Avenue, Westwood, NJ 07675-2023

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2019 00:49:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 14 2019 00:49:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for The Bank of New York Mellon, FKA, the Bank of New York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-10 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
 Francesca Ann Arcure on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-10 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
 Ira S. Kornstein on behalf of Debtor Craig DeFazio iskesq@aol.com
 John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
 John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
 Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-10 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
 Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-10 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Melissa N. Licker on behalf of Creditor The Bank of New York Mellon NJ_ECF_Notices@mccalla.com
 Melissa N. Licker on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of New York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-10 as serviced by Select Portfolio Servicing, Inc. NJ_ECF_Notices@mccalla.com
 Phillip Andrew Raymond on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of New York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-10 as serviced by Select Portfolio Servicing, Inc. phillip.raymond@mccalla.com
 Ronald C. Bavagnoli on behalf of Debtor Craig DeFazio rcbesq@bavlaw.com
 Ronald C. Bavagnoli on behalf of Joint Debtor Cynthia DeFazio rcbesq@bavlaw.com

TOTAL: 14